

Claims

What is claimed is:

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1. An investment consulting system implemented on a server computer that communicates with a plurality of client computers connected through a network, the system comprising:

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a communication means for performing transmission/reception of digital information with the respective client computers;

a client database for storing client's investment information received from the communication means;

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a client's attitude analysis means for calculating performance ranks by quantitatively grasping and synthesizing the client's investment attitude including a risk and expected return based on data of the client's investment attitude received from the communication means; and

an asset allocation means for calculating an asset allocation for each kind of investment in accordance with the performance rank, and reporting the asset allocation to the client through the communication means.

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2. An investment consulting system implemented on a server computer that communicates with a plurality of client computers connected through a network, the system comprising:

a communication means for performing transmission/reception of digital information with the respective client computers;

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an investment database for storing information on open market investments including their returns;

a client database for storing client's investment information received from the communication means;

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an investment performance estimating means for periodically calculating a performance index based on a return and risk for each investment by accessing the

investment database, and storing the calculated performance index for each investment in the investment database;

a client's attitude analysis means for quantitatively grasping a client's investment attitude based on data of the client's investment attitude received from the communication means, and obtaining a client index by calculating the client's investment attitude in terms of the same dimension as the investment performance index to store the client index in the client database; and

an investment selection means for selecting at least one investment having a small difference between the investment performance index and the client index of the requesting client by accessing the investment database in response to selection of the client, and proposing the selected investment to the client through the communication means.

3. The investment consulting system as claimed in claim 2, further comprising an investment analysis means for judging adequate/inadequate for investment based on comparison of returns for a predetermined period and a benchmark's return with respect to the object investment selected from the investments that constitute an investment portfolio of the requesting client stored in the client database in response to selection of the client, and reporting a result of judgement through the communication means.

4. The investment consulting system as claimed in claim 2, further comprising an investment analysis means for comparing a return for a predetermined period with a benchmark's return with respect to the object investment selected from the investments that constitute an investment portfolio of the requesting client stored in the client database in response to selection of the client, judging adequate/inadequate for investment based on a variation of the return for each standard period, and reporting a result of judgement through the communication means.

5. The investment consulting system as claimed in claim 2, further comprising a direct investment selection means for calculating a temporary performance

index from a risk factor and a target return value selected by a request of the client, selecting at least one investment where the difference between the investment performance index and the client's performance index of the requesting client is small, and proposing the selected investment to the client through the communication means.

5 6. The investment consulting system as claimed in claim 3, further comprising a direct investment selection means for calculating a temporary performance index from a risk factor and a target return value selected by a request of the client, selecting at least one investment where the difference between the investment performance index and the client's performance index of the requesting client is small, and proposing the selected investment to the client through the communication means.

10 7. The investment consulting system as claimed in claim 4, further comprising a direct investment selection means for calculating a temporary performance index from a risk factor and a target return value selected by a request of the client, selecting at least one investment where the difference between the investment performance index and the client's performance index of the requesting client is small, and proposing the selected investment to the client through the communication means.

15 8. An investment consulting system implemented on a server computer that communicates with a plurality of client computers connected through a network, the system comprising:

20 a communication means for performing transmission/reception of digital information with the respective client computers;

 an investment database for storing information on open market investments including their returns;

25 a client database for storing client's investment information received from the communication means;

 an investment performance estimating means for periodically calculating a performance index based on a return and risk for each investment by accessing the

investment database, and storing the calculated performance index for each investment in the investment database;

5 a client's attitude analysis means for calculating performance ranks by quantitatively grasping and synthesizing a client's investment attitude including a risk factor and an expected return based on data of the client's investment attitude received from the communication means, and obtaining a client index by calculating the performance ranks in terms of the same dimension as the investment performance index to store the client index in the client database;

10 an asset allocation means for calculating investment allocations for each kind of investment in accordance with the client's performance ranks, and reporting the investment allocations to the client through the communication means; and

15 an investment selection means for selecting at least one investment having a small difference between the investment performance index and the client index of the requesting client by accessing the investment database in response to selection of the client, and proposing the selected investment to the client through the communication means.

9. The investment consulting system as claimed in claim 8, further comprising an investment analysis means for judging adequate/inadequate for investment based on comparison of returns for a predetermined period and a benchmark's return with respect to the object investment selected from the investments that constitute an investment portfolio of the requesting client stored in the client database in response to selection of the client, and reporting a result of judgement through the communication means.

25 10. The investment consulting system as claimed in claim 8, further comprising an investment analysis means for comparing a return for a predetermined period with a benchmark's return with respect to the object investment selected from the investments that constitute an investment portfolio of the requesting client stored in the client database in response to selection of the client, judging adequate/inadequate for investment based on a variation of the return for each standard period, and reporting a

result of judgement through the communication means.

11. The investment consulting system as claimed in claim 8, further comprising a direct investment selection means for calculating a temporary performance index from a risk factor and a target return value selected by a request of the client, selecting at least one investment where the difference between the investment performance index and the client's performance index of the requesting client is small, and proposing the selected investment to the client through the communication means.

12. The investment consulting system as claimed in any claim 9, further comprising a direct investment selection means for calculating a temporary performance index from a risk factor and a target return value selected by a request of the client, selecting at least one investment where the difference between the investment performance index and the client's performance index of the requesting client is small, and proposing the selected investment to the client through the communication means.

13. The investment consulting system as claimed in claim 10, further comprising a direct investment selection means for calculating a temporary performance index from a risk factor and a target return value selected by a request of the client, selecting at least one investment where the difference between the investment performance index and the client's performance index of the requesting client is small, and proposing the selected investment to the client through the communication means.

14. An investment consulting method executable on a server computer that communicates with a plurality of client computers connected through a network, the method comprising the steps of:

performing an inquiry about a client's investment attitude by communication with the client computer;

calculating performance ranks by quantitatively grasping and synthesizing the client's investment attitude including a risk and an expected return based on data inputted through the inquiry; and

calculating an asset allocation for each kind of investment in accordance with the performance rank, and reporting the asset allocation to the client.

15. An investment consulting method executable on a server computer that communicates with a plurality of client computers connected through a network, the method comprising the steps of:

repeatedly performing calculation of an investment performance index with respect to an open market investment in proportion to a return that exceeds a benchmark's return and in inverse proportion to a risk factor for each kind of investment portfolios;

performing an inquiry about a client's investment attitude by communication with the client computer;

quantitatively grasping the client's investment attitude including a risk and an expected return based on data inputted through the inquiry, and calculating client performance ranks calculated in terms of the same dimension as the investment performance index; and

reporting to the client computer at least one investment having the investment performance index where the difference between the client performance index and the investment performance index becomes minimum as a recommended investment.

16. An investment consulting method executable on a server computer that communicates with a plurality of client computers connected through a network, the method comprising the steps of:

receiving information on construction of a client's current investment portfolio from the client computer;

calculating a holding period return of an individual investment constituting the portfolio;

judging the investment to be adequate for investment if the return of the individual investment is higher than a benchmark's holding period return, while proceeding to a following step if not;

judging the investment to be adequate for investment if a grade value for a

previous unit estimation period is higher than a present grade value, while judging the investment to be inadequate for investment if not; and

reporting to the client computer a result of judgement for the individual investment constituting the portfolio.

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